BEFORE THE INSURANCE COMMISSIONER FOR THE STATE OF ARKANSAS

IN THE MATTER OF:)	
RYAN SALSBURY NPN: 15880045)))	
)) A.I.D. NO. 202)	22- 10

ORDER

On this day, the matter of a request for a waiver of license examination requirements by Ryan Salsbury ("Petitioner") came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on November 30, 2021, in the Second Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated November 17, 2021. The hearing was held before Russ Galbraith, Chief Deputy Commissioner, with the Arkansas Insurance Department ("Hearing Officer") pursuant to his appointment by the Commissioner in accordance with Ark. Code Ann. § 23-61-103(e)(1). The Department was represented by Gray Allen Turner, Associate Counsel. Petitioner participated in the hearing by telephone.

FINDINGS OF FACT

1. Respondent is a resident of Springdale, Arkansas.

- 2. Respondent holds an Arkansas resident producer license, NPN: 15880045.
- 3. Mr. Salsbury was an Arkansas resident producer until 2014, when he moved to Texas. In Texas, he held Texas resident licenses for property and casualty lines of authority.
- 4. Mr. Salsbury returned to Arkansas in 2019. Upon his return to Arkansas, his resident license application indicated he was applying for a personal lines license. He was issued a resident personal lines license in 2019.
- 5. Mr. Salsbury testified that, at the time he transferred his license, he actually wanted a property and casualty license, not a personal lines license (i.e. a property and casualty license for homeowners and personal auto insurance, but not commercial products).
- 6. Mr. Salsbury requests a licensing waiver be issued by the Commissioner and that he not be required to take his Arkansas property and casualty insurance license examination.

CONCLUSIONS OF LAW

From the Findings of Fact contained herein, the Commissioner concludes as follows:

- 1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-61-101 *et seq.*
 - 2. A non-resident licensee, as permitted by Ark. Code Ann. § 23-64-

509(a), upon moving to Arkansas, may be granted an Arkansas resident insurance producer license for the same lines of authority they previously held as a non-resident without pre-licensing education or examination. This exemption limited by Ark. Code Ann. § 23-64-509(b) and "is only available if the person is currently licensed in that state or if the application is received within ninety days after the cancellation of the applicant's previous license. . ."

3. Mr. Salsbury did not request a resident license for property and casualty lines of authority within ninety days of moving to Arkansas in 2019.

RECOMMENDATION OF HEARING OFFICER

WHEREFORE, upon consideration of the evidence of record and the foregoing Findings of Fact and Conclusions of Law, the Hearing officer recommends the following:

- 1. That Mr. Salsbury's request for a waiver of the Arkansas property and casualty insurance examinations be denied.
 - 2. That any pre-license education requirements be waived.
- 3. That any examination fee to take the Arkansas property and casualty insurance examinations be waived.

Russ Galbraith Hearing Officer

CERTIFICATION

I, Alan McClain, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendation of the Hearing Officer were made by and under my authority and supervision by Russ Galbraith, Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law, and Recommendation in full, as set forth herein.

THEREFORE, it is hereby ORDERED:

- 1. That Mr. Salsbury's request for a waiver of the Arkansas property and casualty insurance examinations is denied.
- 2. That any pre-license education requirements are waived.
- 3. That any examination fee to take the Arkansas property and casualty insurance examinations are waived.

IT IS SO ORDERED THIS 7th DAY OF Januar, 2022.

ALÁN MCCLAIN

INSURANCE COMMISIONER

STATE OF ARKANSAS